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BANKING DEPT. constian income which any wage-er can command.

posits received in any amount
10 cents up. The small as
as the large accounts earn in-

Banking Dept. is under gov-

ernment supervision, as pro-vided by act of Congress.

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Cor. 15th and New York Ave.

Of course, you have insured your house and your furniture against loss by fire. The only question is, are you in a first-class company—one with sufficient assets to give real protection? Send us the date your policy expires, with instruction to write you a new one from that date in the largest local company doing business in the District. We'll charge you only the low rates of the Underwriters' Asociation, and give you unsurpassed protection. Do it today. We'll watch the date.

Swartzell, Rheem & Hensey Co.,

WARNER BUILDING,

\$16 F STREET NORTHWEST.

The small depositor receives the

same advantages and courtesies

as the large in this strong bank.

AMERICAN SECURITY

AND TRUST COMPANY

Northwest Corner of

Fifteenth and Pennsylvania Ave.

\$4,600,000-Capital and Surplus-\$4,600,000.

"What Has He Done?"

Napoleon's famous question is asked by today's shrewdest business men. This is emphasized when looking for a builder—when it comes to ouilding operations. Building is costly. Building is important. Be sure and get the RIGHT BUILDER—one with a good record. My long Washington record is an open bookit answers your natural query: "What has Cowsili done?"

Arthur Cowsill, THE BUILDER

307 Colorado Building, WHO
14th and G Sts. MAKES GOOD

PROPOSALS.

NATIONAL SAFE DEPOSIT.

Fire Doesn't Wait

FINANCIAL.

IN THE WORLD OF FINANCE

COPPER STOCKS

Ann. Beet Stage.

Ann. Deet St

TAFT'S AMENDMENT TO HIS ARMY BILL

Secretary Taft has sent to the Senate Committee on Military Affairs an amendment to his bill providing for Committee the promotion of officers of the army Cotton Market Steady in different grades at a certain rate, a certain percentage to be promoted each year. According to the original measure captains were to be promoted at the age of thirty-four, majors at forty-four, lieutenant colonels at fifty, and colonels

enough vacancies, artificial vacancies pool. There also was some demand from should be created in order to carry out commission heuses, enough to absorb the the plans for promotion. Originally there was no provision made in calculating the percentage for resignation, dismissals, and retirement from the service on acount of disability, the computations being made only on the possibilities of death and retirements at the age of sixty-four by process of law already in force.

Converse Converse which of the NEW YORK COTTON MARKET

already in force.
General Crozier, chief of the Bureau of Ordnance, has had charge of the work of figuring out these percentages.
Since the average of resignation, dis-

SECRETARY NEWBERRY TO PITCH FIRST BALL

Acting Secretary Newberry of the Navy will pitch the first ball in the CHICAGO GRAIN AND PROVISIONS. opening game between the Army and [Quotations furnished by Charles G. Gates Navy teams, of the Departmental & Co., Munsey Building.]

NEW YORK STOCK MARKET.

Open High. Low. Clos. close- ugar. 24% 24% 24% 24% 25% er108½ 110% 108% 108% 108. hers. 21% 21% 20% 20% 21%	IN A DECIDED
pf 56½ 56½ 56½ 56½ 56½ 57 F 41 41½ 40¾ 40¾ 40% F. pf.102¾ 102¾ 102¾ 102¾ 102¼	III II DEGIDED
Oil. 32½ 32½ 32 32½ 32¾ 64¾ 64¾ 64¾ 64¾ 64¾ 67% 68¾ 67 67 77⅓	Swapping of Quotations Consti

	MISCELLANEOUS BOND	8	
8	Wash. Street Railway 4's	PCX:	881
- 3	Washington Gas 4's	104%	600
4	Washington Gas Cert	11430	116
Z	Ches. & Pot. Tel. 5's	1965	1071
4 2 8 4 51 4	SAFE DEPOSIT AND TRUST	STO	KS.
6	Wash, Loan and Trust	21914	220
6	Union Trust	150	160
-	Wash. Savings Bank	118	
*	Home Savings Bank	270	290
4	RAILROAD STOCKS.		
	Capital Traction	144%	145
	Washington Street Railway pfd	9144	911
6	Washington Street Railway com	40%	405
2	NATIONAL BANK STOCK	27.00	

					Sat.
	Open. F	High.	LOW.	Clos.	Clos
	Am. Can 834	834	834	834	81/2
	Am. Can., pf 641/4	6434	641/4	6414	64%
	Beth. Steel 271/2	2716	2716	271/2	2716
	Mackay 71%	725%	7116	7256	7000
	Mackay, pf 731/2	731/2	731/4	733%	731/
	Chicago Subway, 5614	56%	56	5636	56
	Br. Col. Cop 8			774	
d	Butte Coal. w. i., 331/2	34	331/2	3316	31
	Granby 13	13 .	13	13	
	Greene Cop 293/4	2926	291/4	2934	2914
	Nevada Con 191/4	1914	191/	1916	1914
		671/6	65	66	65
			27		
		-	-	12	100
	A 37 1				

At Healthy Advance

NEW YORK, May 14.- The local cotton market opened steady at an advance of one to three points. The bulls were a little more aggressive, in view of the It was provided that if there are not larger sales of the spot article at Livercommission houses, enough to absorb the

NEW YORK COTTON MARKET.

[Quotations furnished by Charles G. Gates & Co., Munsey Building.]

NEW YORK COFFEE MARKET. [Quotations furnished by Charles G. Gates

& Co., Munsey Building.]

League.

The game will be called at 5 o'clock Wednesday afternoon on the White Lot. An invitation has been extended by both teams to Secretary Tait to catch the first ball, but so far he has not seen his way clear to accept.

ASKS FOR YEAS AND NAYS:

Wheat—Open. High. Low. Clos. Clos. Wheat—State State St Wednesday afternoon on the White Lot. An invitation has been attended by both first ball, but so far he has not seen his way clear to accept.

ASKS FOR YEAS AND NAS;

WILLIAMS GAINS TIME

John Sharp Williams, the minority leader, put in another blow today in his fight to compel, by tardy lactiles in the House, action by the conferees on the Statchood bill; the House, action by the conferees on the Statchood bill in the Case of the Alton water for the "yeas and hays" on the a grown of the Journal. This is District day in the House, and the tedious roll call held up the transaction of District business for over half an hour.

Natural States and the state of the Alton water for the "yeas and hays" on the a grown of the Journal. This is District day in the House, and the tedious roll call held up the transaction of District business for over half an hour.

Everything is in readiness for the sham battle of the High School Cadets

at the White Lot Eilipse tomorrow afternoon.

At 4 o'clock Col. H. R. Standiford, commanding five companies of the regiment, will take the position in the center of the field for the defense of the White House, and Lieut. Col. E. O. Schrieber will draw away with the other five companies prepared for the attack.

It will be a battle royal from start to finish, and hundreds of high school students and friends of the cadets will be on hand to witness the battle. The cadets will form in line at Thirteenth and K streets northwest at 3:30 o'clock and march to the White Lot, headed by the Marine Band and a police escort.

The pictures of the officers in yesterday's Times were from the Harris-Ewing studio.

REAL ESTATE TRANSFERS PLACED ON RECORD

Fortune Enlarged-Clement L. Mar hall et ux. to George G. Mills, part, \$10. Thirteenth and D streets northeast-Conrad Munker to William E. Schoen-

born, lot 89, square 1009, \$10. Ellaston Terrace—Anna M. Goodkey to

THE WASHINGTON LOAN Aetna Banking & AND TRUST COMPANY, Office, Corner Ninth and P Ets. Faire, Corner Ninth and P Ets. PAID-UP (APITAL, \$1,000,000, BURPLUS, \$600,000 (EARNED). Loans in any amount made on approved real estate or collateral at reasonable trates. Interest paid upon deposits on monthly balances subject to check. This company acts as executor, administrator, trustee, agent, treasurer, registrar, and in all other nduclary capacities. Boxes for rent in burglar and deposits.

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Those who contemplate building, or the purchase of property, or have mortgages to pay off, and desire a loan, should ascertain the advantages, terms, how to proceed, etc., in this association.

LOANS are made, repayable in monthly installments, settlement in full or in part may be made at any time. Interest is charged to date of settlement. When part of a loan is settled the monthly installments are reduced proportionately.

MONEY AT 414 AND 5 PER CENT Promptly loaned on real estate in the Distric of Columbia. LOWEST COMMISSIONS. HEISKELL & MCLERAM, 1008 F ST. N. W.

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Serve your best interests by opening an account with us.

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tor NATIONAL BANK protection and permits the withdrawal

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Discreet management and

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Assets more than a million and

a half.

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Frank P. Reeside, Secretary.

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Capital, \$1,000,000-Surplus, \$1,200,009 RIGGS NATIONAL BANK

Fourteenth Street Savings Bank

Corner 14th and U Streets, Will Be Opened for Business

Wednesday, May 16th

Banking Hours: 9 a.m. to 5 p.m. daily

On Saturdays 9 to 12 and from 7 to 9 p.m.

neighborhood active commercial accounts will be received, and are

3% Interest Paid On Savings Accounts

For the accommodation of business men in the immediate

CORDIAL invitation is extended the public to inspect the new bank building, which will be kept open on the 16th until 10 p. m. for the benefit of those who will find it inconven-

FINANCIAL.

ient to call during the day.

invited, as well as savings accounts.

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Issues drafts direct, available throughout the world.

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Makes collections for customers. Buys and sells stocks and bonds. gz Special Dept. for Ladies.

Pa. Ave., opp. U. S. Treasury.

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FURNITURE LOAMS

\$10 to \$300

SALARY LOANS made to steady

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tiantic Briding. Rooms 21, 23, and 24.

Second fee:-stairway or elevator.

nstead of ten. H. K. FULTON'S LOAN OFFICE, Established 1870. 314 Ninth Street N. W.

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LOANS NEGOTIATED on stocks, bonds, bldg, and loan assen, shares, syndicate certifs, warehouse receipts, etc.; low rates; courteous treatment. THIS IS NOT A LOAN COMPANY. C. A. BAKER, 1116 F st. Phone 517.

Begin Right

STRETY LO. N COMI ANY

523 9th st. n.w., Cor. 9th and P sis.

LOANS ON FURNITURE.

Here we are way down at the bottom of the column.

WHEN IN DOUBT about borrowing just call on the company that "blows" the least. That's us.

ABSOLUTELY
No publicity—no prying into your
private affairs—no delay.

COLUMBIA GUARANTEE CO.

602

/O Month Save by Our System We loan money to all on their Furniture, Planos, etc.: you return the same just as you can. We pay off other loans, give you more money, and do everything strictly private. No charge for papers: full amount given. For a quick loan give us a trial. Phone Main 3089. Agent will call and explain terms.

Loan Companies.

HOUSEHOLD LOAN CO., 616 F St. N. W., Rooms 1 and 2. Second Floor

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We Will Loan You \$10 to \$200 in your furniture, plans, etc. Our rates west, our rebate system the most libe and our business strictly confidential. Lo

Reliance Loan and Trust Co., 607 Seventh St. N. We

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We will serve you quickly, pri-We will pay off any loan you now have and advance you all the money you need at a much low-er rate than you are paying.

Made within two hours after you leave application. The most private and most conveniently located offices in the city. No inizicading talk. No "red tape."

No commissions. No notary fees. No Mutual Loan & Trust Co advance charges. A square business deal 913 G Street N. W. Potomac Guarantee Loan Co.

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In a bank, you look for the safest
institution; why not use the same
case when you deposit your valuables for a loan? We have a building and
safes made for the purpose. All business
confidential. Money loaned on watches, diamonds, jewelry, etc. Interest three per cent
instead of ten. 610 F N. W. We loan on household goods, horses, ragons, planos, and fixtures. You can ret the money within a FEW HOURS of the time you apply.

"THE OLD RELIABLE." Washington Mortgage Loan Co.,

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condense all your small and annoying bits into one where you can pay small monthly payments? It you owe any company at present, let us pay them off and advance you more money at better rates. We loan on Furniture, Fianos, etc.; also on assignment of salary. No expense. No extra charges, and no publicity. MONEY \$10 and Upward

LOANED AT LOWEST RATES on furniture, planos, etc. You can repay in easy weekly or monthly payments to suit your convenience. Other companies paid off and more money advanced on easier terms and lower rates.

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